

# Correspondent- Non-Delegated How to Register a Loan Guide

**1** Navigate to: [Correspondent Portal](#)

**2** Enter your User Name and Password. If you have forgotten your password, click on the "Forgot Password" button to reset it. If you are unsure of your User Name, please reach out to your company's portal administrator.



The image shows a login form for Spring EQ third party originations. At the top, the logo "Spring EQ" is displayed in a large, bold, black font, with a green house icon inside the letter 'Q'. Below the logo, the text "third party originations" is written in a smaller, black font. The form contains two input fields: a blue "User Name" field and a light blue "Password" field with masked characters. A red asterisk is placed to the left of each label. Below the password field is a blue "Forgot Password" link. A green "Login" button is positioned below the "Forgot Password" link. An orange callout box with a red arrow points to the User Name field, containing the text "Input your user name here." At the bottom of the form, there is a note: "For optimal results use Google Chrome, Mozilla Firefox, Internet Explorer 11 or Microsoft Edge."

3 Click "Login Button".



4 If you are now or have ever been approved as a wholesale partner, you'll need to click on the drop-down menu to select your approved Correspondent Channel - Non Delegated. If you are not a wholesale partner, only the Non Delegated Channel will show, so no selection is necessary.

The screenshot shows a B2B portal interface. At the top, there are navigation elements like "Conshohocken, PA 19428", "Approved For: CONV", and a "Guide" link. Below this, there is a section titled "Welcome to the B2B Portal". A "Channel:" dropdown menu is highlighted with an orange box, showing "Spring EQ Wholesale" selected and "Correspondent - Non Delegated" as an option. To the right, there are three panels displaying company information for "Spring EQ, LLC" and "Spring EQ, LLC dba New Look Lending (1464945)". Below the channel selection, there is a "Pipeline Filter" dropdown and an "Alert Summary" section. The main content area features a table with columns for "Status", "COUNT", and "TOTAL LOAN AMT". To the right of the table is a bar chart showing the distribution of loan amounts across various pipeline stages. At the bottom, there is a "Change Pipeline View" section with radio buttons for "Amounts" and "Counts".

Status	COUNT	TOTAL LOAN AMT
Registration Incomplete	18	\$3,836,999
King Contact	1	\$275,000
Cancelled	1	\$251,000
Wholesale App Registered	19	\$3,975,000
App Taken - Docs Needed	4	\$1,028,000
App Underwriting	3	\$775,000
Additional Approval	3	\$375,000
Submission	10	\$1,420,000
Finalized	636	\$154,584,899
Refi/Restructure Final Loan terms	1	\$50,000
Docs Sent	2	\$250,000
Finalizing	9	\$637,194
Submitted for Approval	1	\$50,000
<b>Total</b>	<b>708</b>	<b>\$167,508,092</b>

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Verify the correct company and branch is showing. If incorrect, click on the drop-down arrow and select the correct information.

Welcome to the B2B Portal

Channel: Correspondent - Non Delegated

Spring EQ, LLC  
1 West Elm Street, Suite 450  
Conshohocken PA, 19428  
Spring EQ, LLC (1464945)

Spring EQ, LLC  
1 West Elm Street, Suite 450  
Conshohocken PA, 19428  
Company, 1 West Elm Street, Conshohocken, PA 19428

eline

Loan Officers: All

STATUS	COUNT	TOTAL LOAN AMT
Loan Registered	4	\$1,120,000
Application Created	2	\$830,000
Submitted for Approval	1	\$100,000
Submitted- Missing Items	1	\$100,000
Initial Underwriting	2	\$650,000
Declined	1	\$300,000
<b>Total</b>	<b>11</b>	<b>\$3,100,000</b>

Change Pipeline View: Amounts (selected) Counts

Alert Summary

ALERT TYPE COUNT

Total: 0

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Click on "Import Loan File"

Spring EQ 1 West Elm Street Conshohocken, PA 19428 Broker ID#: 4000001 Broker Status: Approved Approved For: CONV

Welcome to the B2B Portal

Channel: Correspondent - Non Delegated

Home

View Pipeline

Loan Registration

Import Loan File

Manual Loan Entry

Pipeline

\* Loan Officer: All

STATUS	COUNT	TOTAL LOAN AMT
Loan Registered	4	\$1,120,000
Application Created	2	\$830,000
Submitted for Approval	1	\$100,000
Submitted- Missing Items	1	\$100,000
Initial Underwriting	2	\$650,000
Declined	1	\$300,000
<b>Total</b>	<b>11</b>	<b>\$3,100,000</b>

**7** Click the "MISMO 3.4 Submission" radial button.

Channel: Correspondent - Non Delegated  
Broker Status: Approved

MISMO 3.4 Submission

\* File Location:  [Browse](#)

[Proceed](#) [Cancel](#)

**8** Click on "Browse". Find the correct 3.4 Mismo file to upload from your computer.

Channel: Correspondent - Non Delegated  
Broker Status: Approved

MISMO 3.4 Submission

\* File Location:  [Browse](#)

[Proceed](#) [Cancel](#)

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Once the file is selected, **click** on the "Proceed" button. \*Note - you can ignore the Exceptions shown on this screen as they do not apply to Correspondent partners.

MISMO 3.4 Submission

\* File Location:

**Exceptions**

SEVERITY	ERROR MESSAGE
Warning	The applicant employment years and months in profession cannot be zero.
Warning	The existing liens amount for a real estate asset must be greater than zero.
Warning	The monthly mortgage payment amount for a real estate asset must be greater than zero.
Warning	The property type for a real estate asset cannot be blank.

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Click the "\*\* MLO Name:" field and **delete** the MLO name completely. **Start typing** in the MLO name, and it will appear in the dropdown list for you to select. The NMLS ID will automatically be pulled in from the NMLS website.

NMLS ID#: 1464945 Channel: Correspondent - Non Delegated  
 Broker ID#: 4000001 Broker Status: Approved  
 Approved For: CONV

Transaction ID:

Your Loan Number:

\* MLO Name:

\* MLO NMLS ID:

\* MLO Email:


\* MLO Phone Number:


**Delete out then start typing the MLO name. You can then select from the dropdown.**


**The NMLS ID will autopopulate from the NMLS website. DO NOT TYPE THIS IN.**

## 11 Validate or update the "Loan Application Date".

delegated Resources

\* Loan Application Date:  


\* Settlement Date (Est):  


Credit Order Consent Date:  

First Payment Due Date:

MLO State License:

Emerging Banker:  Yes  No


\* Type Of Loan:   Process Information

Contingency Date:  

Must register and/or save before 3rd Party Processing Information or Concurrent Mortgage Details buttons are enabled.

Two  Three  Four


Amy America





\* First, Middle, Last, Name Suffix, Marital:

## 12 Enter the "Settlement Date (Est)".

delegated Resources

\* Loan Application Date:  


\* Settlement Date (Est):  


Credit Order Consent Date:  

First Payment Due Date:

MLO State License:

Emerging Banker:  Yes  No


\* Type Of Loan:   Process Information

Contingency Date:  

Must register and/or save before 3rd Party Processing Information or Concurrent Mortgage Details buttons are enabled.

Two  Three  Four

Amy America



\* First, Middle, Last, Name Suffix, Marital:

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Click "Type of Loan". You can select Standalone, Piggyback Refi or Piggyback Purchase.

The screenshot shows a web application interface for loan processing. At the top right, there are navigation links for 'Resources', 'Test CorrespAdmin2', 'Help', and 'Lo'. The main form contains several input fields: 'Application Date' (2/05/2024), 'Payment Date (Est)', 'Order Consent Date', 'Payment Due Date', 'State License', 'Originating Banker' (Yes/No), and 'Type of Loan'. The 'Type of Loan' dropdown menu is open, showing three options: 'Piggyback Refi', 'Piggyback Purchase', and 'Standalone'. An orange arrow points from the text 'Standalone Piggyback Refi Piggyback Purchase' to the 'Piggyback Refi' option in the dropdown. Below the dropdown, there is a 'Process Information' button and a red warning message: 'Please register and/or save before 3rd Party Processing Information or current Mortgage Details buttons are enabled.'

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When a Piggyback transaction is selected, you must **enter the contingency date**. This is the date by which you need Spring EQ to send you the approval.

The screenshot shows the same web application interface as in the previous image. The 'Type of Loan' dropdown menu is now set to 'Piggyback Purchase'. The 'Contingency Date' field is filled with '4/30/2024'. An orange arrow points from the text 'Date you need the Spring EQ approval by.' to the 'Contingency Date' field. The 'Process Information' button is visible next to the dropdown. The red warning message is also present at the bottom of the form.

**15** Navigate to the "Property Information" section. **Validate** that the property information is correct in its entirety.

The screenshot displays a mortgage application interface. At the top, there are two identical borrower detail sections. Each section includes a text input for "Name Suffix (optional)", a dropdown menu for "Married", a checkbox for "First Time Home Buyer", and a blue "Contact Details" button. Below these sections is a red warning message: "Borrower Group Must register and/or save any new borrower data prior to Borrower grouping button being enabled."

The main form is divided into two columns. The left column is titled "Property Information" and contains the following fields:

- \* Property Address: 330 East Boundary (with a red circle highlighting the address field)
- Unit Type, Unit #: Unit Type (dropdown), Unit # (text input)
- \* Zip, City & State: 90210, Beverly Hills, CA
- \* County: Los Angeles
- Country: United States (dropdown)
- \* Occupancy: Primary Residence (dropdown)
- \* Property Type: Detached (dropdown)
- \* Project Type: Not in a project or development (dropdown)
- \* No. Units: 1 (dropdown), No. ADUs: (dropdown)

The right column is titled "Credit Data" and contains:

- \* Qualifying Credit Score: (dropdown) with a blue "Credit" button
- Credit Event: (text input)
- DTI Ratio: 0.000% (with an information icon), DSCR: (text input)
- Manual Underwriting: Yes (radio), No (radio, selected)

Below the "Credit Data" section is the "Product & Program" section, which includes:

- \* Lien Type: Second Mortgage
- \* Product Description: (text input)
- Mortgage Type: Conventional Mortgage



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Navigate to the "Credit Data" section. Click on "Qualifying Credit Score" and input the middle credit score from the borrower's tri-merge report. If only two scores are showing, input the lowest. For two borrowers, you'd use the middle or lowest of 2 scores for the borrower with the lower score.

save any new borrower data prior to Borrower grouping button being enabled.

Name Suffix (optional)  
 Married  
 First Time Home Buyer:

**Credit Data**  
 \* Qualifying Credit Score:    
 Credit Event:   
 DTI Ratio:  DSCR:   
 Manual Underwriting:  Yes  No

**Product & Program**  
 \* Lien Type:  \* Position:   
 \* Product Description:   
 Mortgage Type:

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After input, your screen should look like this.

save any new borrower data prior to Borrower grouping button being enabled.

**Credit Data**  
 \* Qualifying Credit Score:    
 Credit Event:   
 DTI Ratio:  DSCR:   
 Manual Underwriting:  Yes  No

**Product & Program**  
 \* Lien Type:   
 \* Product Description:   
 Mortgage Type:   
 Amortization Type:   
 Loan Term Months:  IO Term:  Ballo  
 Investor:

18 Click the "DTI Ratio:" field.

First Time Home   
Buyer:  
[Contact Details](#)

any new borrower data prior to Borrower grouping button being enabled.

**Credit Data**

\* Qualifying Credit Score: 780 [Credit Summary](#)  
Credit Event:   
DTI Ratio: 0.000% DSCR: 0.00%  
Manual Underwriting:  Yes  No

**Product & Program**

\* Lien Type: Second Mortgage \* Position: 2  
\* Product Description:  [Q](#)  
Mortgage Type: Conventional Mortgage  
Amortization Type: Fixed Rate Mortgage  
Loan Term Months: 120 IO Term:  Balloon Term:

**19** Input the DTI Ratio.

Unit #  
Beverly Hills CA  
Development  
No. ADUs:  
Unpaid Balance Amount:

**Credit Data**  
\* Qualifying Credit Score: 780 [Credit Summary](#)  
Credit Event:  
DTI Ratio: **43.000%** OSR: 0.00%  
Manual Underwriting:  Yes  No

**Product & Program**  
\* Lien Type: Second Mortgage \* Position: 2  
\* Product Description:  
Mortgage Type: Conventional Mortgage  
Amortization Type: Fixed Rate Mortgage  
Loan Term Months: 120 IO Term: Balloon Term:  
Investor:  
ARM Plan:  
Program Type:  
Bond Program:

[Check Eligibility](#) [Register](#) [Cancel & Close](#)

**20** Navigate to "Financing Terms" section and **input** the appraised value.

The screenshot shows the 'Financing Terms' section of a web application. The 'Appraised Value' field is highlighted with a green box and an orange arrow. The 'Total Loan Amount' is \$415,000.00 and the 'LTV Ratio' is 48.82%. The 'Other Financing' section shows 'Concurrent Liens', 'Remaining Closed-End Liens', and 'Remaining HELOC Balance' all at \$0.00, with 'Max Credit' also at \$0.00. The 'Combined LTV Ratio' is 48.82% and the 'HCLTV' is 48.82%. There are 'Check Eligibility' and 'Register' buttons at the bottom right.

Financing Terms	
Purchase Price:	\$850,000.00
Cost of Renovation:	\$0.00
* Energy Improvements:	\$0.00
Appraised Value:	\$850,000.00
* Loan Amount:	\$415,000.00
Mortgage Insurance Financed:	\$0.00
* Total Loan Amount:	\$415,000.00
LTV Ratio:	48.82%

Other Financing	
Concurrent Liens:	\$0.00
Max Credit:	\$0.00
Remaining Closed-End Liens:	\$0.00
Remaining HELOC Balance:	\$0.00
Max Credit:	\$0.00
Combined LTV Ratio:	48.82%
HCLTV:	48.82%

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**Navigate** to "Other Financing". **Click** the "Remaining Closed-End Liens:" field and input the balance on the current first mortgage. Remember, if there is no first lien, the HELOAN product is an ineligible type of loan. Only a HELOC would be allowable in the first lien position.

The screenshot displays a mortgage application form with two main sections: "Financing Terms" and "Other Financing".

**Financing Terms**

Purchase Price:	\$850,000.00
Cost of Renovation:	\$0.00
* Energy Improvements:	\$0.00
Appraised Value:	\$850,000.00
* Loan Amount:	\$415,000.00
Mortgage Insurance Financed:	\$0.00
* Total Loan Amount:	\$415,000.00
LTV Ratio:	48.82%

**Other Financing**

Concurrent Liens:	\$0.00	Max Credit:	\$0.00
Remaining Closed-End Liens:	\$350,000.00	Max Credit:	\$0.00
Remaining HELOC Balance:	\$0.00	Max Credit:	\$0.00
Combined LTV Ratio:	48.82%	HCLTV:	48.82%

Buttons: Check Eligibility, Register

**22** Navigate to the "Product and Program" section. Verify the "Lien Type" and "Position" are correct for the new mortgage.

Manual Underwriting:  Yes  No

**Product & Program**

\* Lien Type:  \* Position:

Product Description:

Mortgage Type:

Amortization Type:

Loan Term Months:  IO Term:  Balloon Term:

Investor:

ARM Plan:

Program Type:

Bond Program:

Buydown Plan:

**Loan Interest Rate**

\* Interest Rate:  Qualifying Rate:

ARM Margin:  ARM Index:

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You're now ready to select your loan product. **Click** on the magnifying glass to the right of "Product Description".


Credit Event:

DTI Ratio:  DSCR:

Manual Underwriting:  Yes  No

**Product & Program**

\* Lien Type:  \* Position:

\* Product Description:  

Mortgage Type:

Amortization Type:

Loan Term Months:  IO Term:  Balloon Term:

Investor:

ARM Plan:

Program Type:

Bond Program:

Buydown Plan:

**Loan Interest Rate**

\* Interest Rate:  Qualifying Rate:

**24** When the "Product Search" screen comes up, **select "All"** next to "Loan Terms".

The screenshot shows the 'Product Search' modal window. The 'Search Criteria' section includes the following options:

- Amortization Types:**  Adjustable Rate Mortgage (ARM),  Fixed Rate Mortgage
- Loan Terms:**  All,  40 Year,  30 Year,  10 Year,  5 Year,  1 Year
- ARM Terms:**  All,  10 Year,  7 Year,  1 Month,  0 Month
- Product Groups:**  All,  Standard
- Lock Period:** [Dropdown menu]
- Interest Only Products:**  Yes,  No

Buttons at the bottom: Search, Close, Select Ineligible Product.

**25** Navigate to the "Lock Period" field, and then click on the drop-down arrow.

This screenshot shows the 'Product Search' modal window with the 'Lock Period' dropdown arrow highlighted by a red circle. The 'Search Criteria' section includes the following options:

- Amortization Types:**  Adjustable Rate Mortgage (ARM),  Fixed Rate Mortgage
- Loan Terms:**  All,  40 Year,  30 Year,  25 Year,  20 Year,  10 Year,  5 Year,  1 Year
- ARM Terms:**  All,  10 Year,  7 Year,  5 Year,  3 Year,  1 Month,  0 Month
- Product Groups:**  All,  Standard
- Lock Period:** [Dropdown menu]
- Interest Only Products:**  Yes,  No

Buttons at the bottom: Search, Close, Select Ineligible Product.

Below the modal, there are tabs for 'Eligible Products', 'Ineligible Products', and 'Manually Priced Products'. A table header is visible with columns: PRODUCT DESCRIPTION, INVESTOR NAME, RATE ▲, and POINTS.



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Select the lock period you would like to lock at for this loan when you decide to lock it.

Amortization types:  Adjustable Rate Mortgage (ARM)  Fixed Rate mortgage

\* Loan Terms:  All  40 Year  30 Year  25 Year  10 Year  5 Year  1 Year

ARM Terms:  All  10 Year  7 Year  5 Year  1 Month  0 Month

Product Groups:  All  Standard

\* Lock Period:

Interest Only Products:  30 Day Rate Lock  45 Day Rate Lock  60 Day Rate Lock

PRODUCT DESCRIPTION	INVESTOR NAME	RATE ▲
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Click on the "Search" button.

Loan terms:  All  40 Year  30 Year  10 Year  5 Year  1 Year

ARM Terms:  All  10 Year  7 Year  1 Month  0 Month

Product Groups:  All  Standard

\* Lock Period:

Interest Only Products:  Yes  No

PRODUCT DESCRIPTION	INVESTOR NAME
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Recent Loans  
[9900000002](#)  
America, Andy

**28** Scroll through to find the product and term you want to select. Then **click** on that item. This will close this screen and take you back to the main screen.

Product Search

Search Criteria

Search Best Price Search Close Select Ineligible Product

Eligible Products Ineligible Products Manually Priced Products

PRODUCT DESCRIPTION	INVESTOR NAME	RATE	POINTS	PRICE	LOCK DAYS	PRICE STATUS
HELOAN Standalone 30 Yr Fixed	Spring EQ, LLC - Correspondent Delegated	9.425%	-0.125%	100.125%	30	Available
HELOAN Standalone 25 Yr Fixed	Spring EQ, LLC - Correspondent Delegated	9.425%	-0.125%	100.125%	30	Available
HELOAN Standalone 20 Yr Fixed	Spring EQ, LLC - Correspondent Delegated	9.425%	-2.000%	102.000%	30	Available
HELOAN Standalone 15 Yr Fixed	Spring EQ, LLC - Correspondent Delegated	9.425%	-2.000%	102.000%	30	Available
HELOAN Standalone 10 Yr Fixed	Spring EQ, LLC - Correspondent Delegated	9.425%	-2.000%	102.000%	30	Available
HELOAN Standalone 5 Yr Fixed	Spring EQ, LLC - Correspondent Delegated	9.425%	-2.000%	102.000%	30	Available

**29** The product you selected will now show in the "Product Description" field.

Manual Underwriting:  Yes  No

**Product & Program**

\* Lien Type: Second Mortgage \* Position: 2

\* Product Description: HELOAN Standalone 20 Yr Fixed

Mortgage Type: Conventional Mortgage

Amortization Type: Fixed Rate Mortgage

Loan Term Months: 240 IO Term: 0 Balloon Term: 0

Investor:

ARM Plan:

Program Type:

Bond Program:

Buydown Plan:

**Loan Interest Rate**

\* Interest Rate: 12.575% Qualifying Rate: 12.575%

ARM Margin: 0.000% ARM Index: 0.000%

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Navigate to the "Other Loan Details" section. Click on the "Required Equity Info" button.

The screenshot shows a loan application form with several sections. On the left side, there are several dropdown menus. The main form area is divided into sections: "Loan Term Months" with input fields for 240, IO Term, and Balloon Term; "Investor" with a text field containing "Spring EQ, LLC - Wholesale"; "ARM Plan", "Program Type", "Bond Program", and "Buydown Plan" with text input fields. Below these is the "Loan Interest Rate" section with input fields for Interest Rate (12.575%), Qualifying Rate (12.575%), ARM Margin (0.000%), and ARM Index (0.000%). The "Other Loan Details" section contains checkboxes for "Escrow Waivers" (Taxes and Insurance), "Apply Fee Buy Out" (Yes/No), "Closing in Entity Name" (dropdown), and "Mortgage Credit Certificate" (Yes/No). A blue button labeled "Required Equity Info" is highlighted with a green border, and an orange arrow points to it from the right. Below this section is a "Broker Compensation" section with an input field showing "\$0.00".

**31** At least one question must be answered "Yes". **Click** on the "Okay" button once completed.

The screenshot shows a dialog box titled "Home Equity Information" with a close button (X) in the top right corner. It contains five questions, each with "Yes" and "No" radio button options:

- Is any portion of this loan being used to purchase another property?:  Yes  No
- Will any of the proceeds from this loan be used for home improvement purposes?:  Yes  No
- Is any portion of this loan being used to pay off an existing mortgage?:  Yes  No
- Will you be using proceeds for something other than any of the 3 purposes listed above (purchase, refi, home improvement)?:  Yes  No
- Will the loan be primarily for business or commercial purposes?:  Yes  No

At the bottom right of the dialog box, there are two buttons: "Ok" and "Cancel". The "Ok" button is highlighted with a green rectangular border, and an orange arrow points to it from the left.

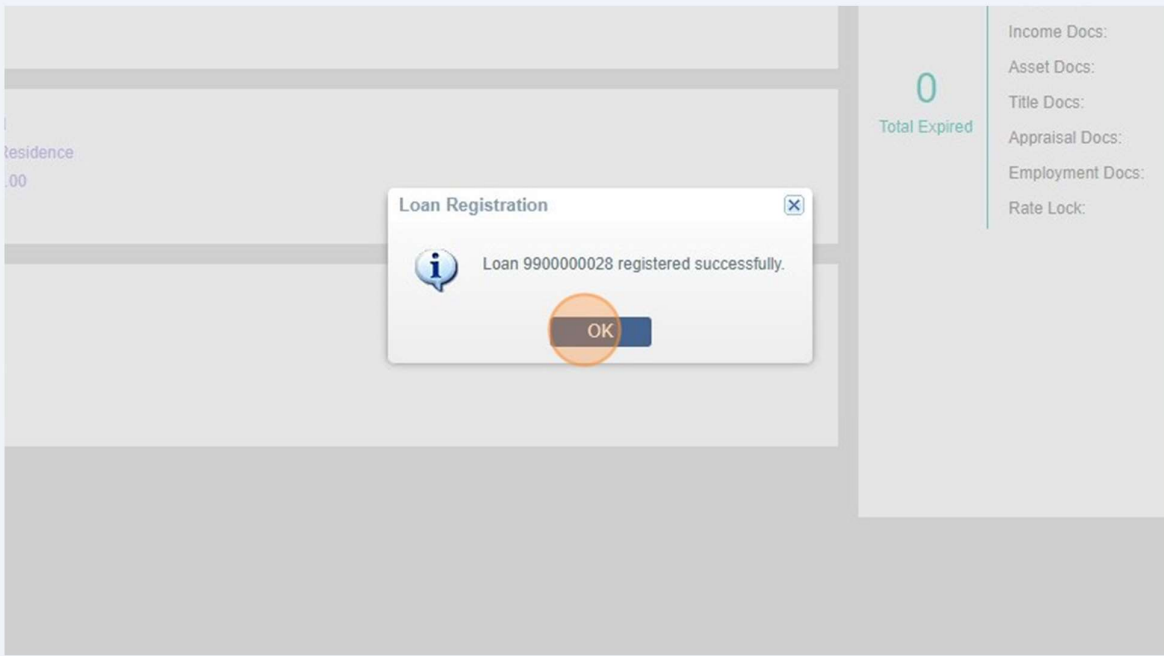
**32** Navigate to the bottom of the screen and **click** on the "Register" button.

The screenshot shows a loan application form with several sections:

- ARM Plan:** Includes fields for ARM Plan, Program Type, Bond Program, and Buydown Plan.
- Loan Interest Rate:** Includes fields for \* Interest Rate (12.575%), Qualifying Rate, ARM Margin (0.000%), and ARM Index.
- Other Loan Details:** Includes checkboxes for Escrow Waivers (Taxes, Insurance), Apply Fee Buy Out (Yes/No), Closing in Entity Name, and Mortgage Credit Certificate (Yes/No).
- Broker Compensation:** Includes checkboxes for \* Lender Paid Compensation (Yes/No) and a field for Borrower Paid Compensation (\$0.00).

At the bottom of the form, there are three buttons: "Check Eligibility", "Register", and "Cancel & Close". The "Register" button is highlighted with a green box, and an orange arrow points to it from the instruction above.

**33** Click the "Okay" button. Your loan will now show in your pipeline.



**34** Here is the view from your main pipeline screen.

Spring EQ, LLC  
1 West Elm Street  
Conshohocken, PA 19428

NMLS ID#: 1464945  
Broker ID#: 4000001  
Approved For: CONV

Home  
View Pipeline  
Generate Pricing Scenario  
Loan Registration  
Import Loan File  
Manual Loan Entry

Loan Status:  
Borrower Name:  
Subject Property

Lender Loan Number:    Lock Expiration:

LTV/CLTV:

Loan Search Period: 6 Months    Status Group: All    Last Name:

LOAN NUMBER	BORROWER	OCCUPANCY	LOAN PURPOSE
<a href="#">9900000002</a>	America, Andy	Primary Residence	Other
<a href="#">9900000007</a>	America, Andy	Primary Residence	Other
<a href="#">9900000008</a>	America, Andy	Primary Residence	Other
<a href="#">9900000026</a>	America, Andy F.	Primary Residence	Other
<a href="#">9900000027</a>	America, Andy F.	Primary Residence	Other
<a href="#">9900000028</a>	America, Andy F.	Primary Residence	Other

Recent Loans

From this screen, you need to click on “contacts” and add your company contacts in to the file. This lets our operations team know who to reach out to.



Spring EQ, LLC  
1 West Elm Street  
Conshohocken, PA 19428

NMLS ID#: 1464945  
Broker ID#: 4002656  
Approved For: CONV

Channel: Correspondent - Delegated  
Broker Status: Approved

View Pipeline

- Loan Details
- Short Application
- Full Application
- Lock Management
- Loan Submission
- Loan Processing
- Loan Purchasing
- Contacts**
- Import History
- Status History

<b>Lender Loan Number:</b>	9000000015	<b>Lock Expiration:</b>		<b>Loan Status:</b>	Loan Registered	<b>Loan Purpose:</b>	Other	<b>Total Loan Amount:</b>	\$100,000.00
				<b>Borrower Name:</b>	America, Andy	<b>Product:</b>	HELOAN Standalone 30 Yr Fixed	<b>Loan Amount:</b>	\$100,000.00
				<b>Subject Property:</b>	500 Overland Ave Atlanta, GA 30310	<b>Interest Rate:</b>	10.375%	<b>Program:</b>	
				<b>LTV/CLTV:</b>	20.00% / 62.06%	<b>Occupancy:</b>	Primary Residence	<b>Ratios:</b>	25.96% / 28.52%

**Contacts**

Lender Account Management

CONTACT ROLE	CONTACT NAME	EMAIL	PHONE #	URL
Account Executive	Joseph Garcia	<a href="mailto:joe.garcia@springeq.com">joe.garcia@springeq.com</a>	(773) 531-7792	

Broker Account Management

CONTACT ROLE	CONTACT NAME	EMAIL	PHONE #	URL
Partner Loan Creator	Joseph Garcia	<a href="mailto:joe.garcia@springeq.com">joe.garcia@springeq.com</a>	(773) 531-7792	

Broker Contact Info

Contact 1
Set
Delete

Contact 2
Set
Delete